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PATENT
Attorney Docket No.: 014801-001300US
Client Ref. No.: PD494

TOWNSEND and TOWNSEND and CREW LLP

By: / Stephanie Klepp /
Stephanie Klepp

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Roger H. Kuite et al.

Application No.: 09/516,949

Filed: March 1, 2000

For: SYSTEM AND METHOD FOR
ELECTRONIC DISTRIBUTION OF
BENEFITS

Customer No.: 20350

Confirmation No. 2970

Examiner: Stefanos Karmis

Technology Center/Art Unit: 3693

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 16, 2008 ("Office Action"),
please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.